

## **EXHIBIT 3**

WILLIAM GRIFFIN

Public Adjuster

128 Poplar Street \* Gadsden, TN 38337 \* Phone: (731)-420-1402

E-Mail: [William@griffinloss.com](mailto:William@griffinloss.com) \* Tennessee License # 2489352

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**LETTER OF REPRESENTATION & CO-PAYMENT NOTICE**

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Date: 2/3/2021

Carrier: Western World

Claim No: 157404

Named Insured: Olympia Stockholm

To Whom It May Concern: Please be advised that your named insured (above) has retained William Griffin to represent and assist them in negotiating and settling the above-mentioned claim. With this document, the named insured hereby formally demands the following claim forms be produced within fifteen (15) calendar days, to the mailing address or email address (above):

- A Certified copy of the policy or policies inclusive of all forms, endorsements and declarations page(s).
- A copy of ALL estimates produced on behalf or for the carrier, along with any photographs taken.
- A copy of ALL expert reports, expert documents, coverage letters, etc. that have been provided to the carrier or insured regarding this claim.
- A copy of ALL correspondence which have been sent to the named insured as a result of this claim. In addition to the above-mentioned items, the named insured requests that the Insurance Company, its agents, adjusters (either independent or staff), and experts communicate directly with William Griffin in all matters relating to this claim, including but not limited to, communications, correspondence, related documents, photographs, or video referenced to this loss, until such time as further notice is provided by the insured or its counsel.

From the date, you receive this "Letter of Representation," the named insured, as signed below, directs the "Insurance Company(ies)" to include William Griffin as an additional payee on this claim for all payments made and requests that all payments be mailed directly to the office of William Griffin.

Respectfully,

Insured:

Signature: William Savch

Printed Name: William Savch

Date: 2/3/2021

William Griffin:

Signature: William Griffin

Printed Name: William Griffin

Date: 2/3/2021



## Helping Hands General Contractors

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Client: OLYMPIC STEAKHOUSE  
Property: 5711 US-412  
BELLS, TN 38006

Operator: DEFAULT

Estimator: William Griffin

Business: (731) 420-1402  
E-mail: tn.contractor1@gmail.com

Type of Estimate: Windstorm/Hail  
Date Entered: 7/1/2020 Date Assigned: 7/31/2020  
Date Est. Completed: 7/1/2020 Date Job Completed: 7/31/2020

Price List: TNJA8X\_JUL20  
Labor Efficiency: Restoration/Service/Remodel  
Estimate: OLYMPIC\_CON

### Code information pertinent to this estimate:

The state of Tennessee has adopted and enforces the 2012 International Building Code for commercial properties and 2009 International Residential Code for one and two-family dwellings. Additionally, Crockett County has adopted 2012 International Building Code for commercial properties and the 2012 International Residential Code for one and two-family dwellings.

#### State Adoptions

2012 International Building Code  
2012 International Fire Code  
2012 International Plumbing Code  
2012 International Existing Building Code  
2012 International Fuel Gas Code  
2012 International Mechanical Code  
2012 International Property Maintenance Code  
2012 International Energy Conservation Code  
2009 International Residential Code

Code website: <https://www.iccsafe.org/about-icc/government-relations/map/tennessee/>

#### Crockett County Adoptions

2012 International Building Code  
2012 International Residential Code  
2012 International Energy Conservation Code (2nd Printing)  
2012 International Mechanical Code  
2012 International Plumbing Code  
2012 International Fuel Gas Code  
2012 IRC Appendix G Swimming Pool Code



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2012 International Property Maintenance Code (amended version)  
2012 International Fire Code  
2009 ICC/ANSI A117.1 Accessible and Usable Buildings and Facilities

Code website: <https://www.crockettcountyttn.gov/569/Adopted-Codes>



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### OLYMPIC\_CON

#### General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Dumpster load - Approx. 40 yards, 7-8 tons of debris	12.00 EA	613.46	0.00	1,472.30	8,833.82	(0.00)	8,833.82
2. Sheathing - plywood - 1/2" CDX <i>Plywood for Dumpsters to protect Parking Lot.</i>	512.00 SF	1.69	36.94	180.44	1,082.66	(0.00)	1,082.66
3. Commercial Supervision / Project Management - per hour <i>10 hours per day for on site project management supervision over a 12 week period.</i>	600.00 HR	62.70	0.00	7,524.00	45,144.00	(0.00)	45,144.00
4. Debris Protection Netting* <i>To be used and moved as needed during construction to prevent falling objects and debris from damaging or injuring employees and workers.</i>	2,400.00 SF	2.74	409.50	1,397.10	8,382.60	(0.00)	8,382.60
5. Cleaning Technician - per hour <i>Cleaning of Job site and parking lot during and after project completion. Total job time of 12 weeks.</i>	240.00 HR	31.09	0.00	1,492.32	8,953.92	(0.00)	8,953.92
6. General Laborer - per hour <i>Additional labor for cutting metal to fit in dumpster.</i>	60.00 HR	32.79	0.00	393.48	2,360.88	(0.00)	2,360.88
7. Taxes, insurance, permits & fees (Bid Item)	1.00 EA	1,500.00	0.00	300.00	1,800.00	(0.00)	1,800.00
8. Negative air fan/Air scrubber (24 hr period) - No monit.	10.00 DA	74.51	0.00	149.02	894.12	(0.00)	894.12
9. Test & Balance - HVAC system	16,000. SF 00	0.10	0.00	320.00	1,920.00	(0.00)	1,920.00
10. Central air cond. system - recharge - 10lb refrigerant	6.00 EA	239.47	96.53	306.66	1,840.01	(0.00)	1,840.01
<b>Totals: General Conditions</b>			<b>542.97</b>	<b>13,535.32</b>	<b>81,212.01</b>	<b>0.00</b>	<b>81,212.01</b>

#### OSHA Protocol

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
*****Safety Requirements for Occupants and Employees*****							
11. Fall protection harness and lanyard - per day <i>10 men for a total of 60 days with fall protection gear.</i>	600.00 DA	8.00	0.00	960.00	5,760.00	(0.00)	5,760.00
12. Caution tape	3,000.00 LF	0.08	2.93	48.58	291.51	(0.00)	291.51
13. Temporary fencing - 1-4 months (per month)	300.00 LF	2.10	0.00	126.00	756.00	(0.00)	756.00
14. Traffic cones (per unit, per day) <i>This large retail center has high traffic which will need to be directed throughout the project as different phases apply for the safety of workers, subcontractors, employees, and patrons.</i>	300.00 DA	0.83	0.00	49.80	298.80	(0.00)	298.80
15. Fall Protection Netting*	480.00 HR	32.79	0.00	3,147.84	18,887.04	(0.00)	18,887.04



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### CONTINUED - OSHA Protocol

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<i>2 men for 4 hours per day at 12 week project to install and move fall protection netting.</i>							
<i>OSHA 1926.105(a)</i> <i>Safety nets shall be provided when workplaces are more than 25 feet above the ground or water surface, or other surfaces where the use of ladders, scaffolds, catch platforms, temporary floors, or safety belts is impractical.</i>							
<i>1926.105(b)</i> <i>Where safety net protections is required by this part, operations shall not be undertaken until the net is in place and has been tested.</i>							
<i>1926.105(c)</i> <i>1926.105(c)(1)</i> <i>Net shall extend 8 feet beyond the edge of the work surface where employees are exposed and shall be installed as close under the work surface as practical but in no case more than 25 feet below such work surface. Nets shall be hung with sufficient clearance to prevent user's contact with the surfaces or structures below. Such clearance shall be determined by impact load testing.</i>							
16. Roofer - per hour	120.00 HR	71.41	0.00	1,713.84	10,283.04	(0.00)	10,283.04
<i>2 men for 2 hours per day for a total of 6 weeks setting up and moving railings (required by OSHA) for installation of roofing.</i>							
<i>1926.501(b)</i> <i>1926.501(b)(1)</i> <i>"Unprotected sides and edges." Each employee on a walking/working surface (horizontal and vertical surface) with an unprotected side or edge which is 6 feet (1.8 m) or more above a lower level shall be protected from falling by the use of guardrail systems, safety net systems, or personal fall arrest systems.</i>							
17. Onsite Safety Supervisor*	600.00 HR	71.41	0.00	8,569.20	51,415.20	(0.00)	51,415.20
<i>Onsite Safety Inspector as Required by OSHA. 10 hours per day for the length of 12 week project.</i>							
<i>1926.502(h)</i> <i>Safety monitoring systems." Safety monitoring systems [See 1926.501(b)(10) and 1926.502(k)] and their use shall comply with the following provisions:</i>							
<i>1926.502(h)(1)</i> <i>The employer shall designate a competent person to monitor the safety of other employees and the employer shall ensure that the safety monitor complies with the following requirements:</i>							
<i>1926.502(h)(1)(i)</i> <i>The safety monitor shall be competent to recognize fall hazards;</i>							
<i>1926.502(h)(1)(ii)</i> <i>The safety monitor shall warn the employee when it appears that the employee is unaware of a fall hazard or is acting in an unsafe manner;</i>							
<i>1926.502(h)(1)(iii)</i> <i>The safety monitor shall be on the same walking/working surface and within visual sighting distance of the employee being monitored;</i>							
<i>1926.502(h)(1)(iv)</i> <i>The safety monitor shall be close enough to communicate orally with the employee; and</i>							
<i>1926.502(h)(1)(v)</i> <i>The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.</i>							
18. Telehandler/forklift and operator	320.00 HR	104.75	0.00	6,704.00	40,224.00	(0.00)	40,224.00



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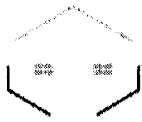
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### CONTINUED - OSHA Protocol

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1926.1053(b)(22) An employee shall not carry any object or load that could cause the employee to lose balance and fall.							
19. OSHA Supervision *	600.00 HR	62.70	0.00	7,524.00	45,144.00	(0.00)	45,144.00
<i>OSHA Supervision for 10 hours per day for 12 week construction period.</i>							
<b>Totals: OSHA Protocol</b>			<b>2.93</b>	<b>28,843.26</b>	<b>173,059.59</b>	<b>0.00</b>	<b>173,059.59</b>

### Covid 19 Protocol

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
***** COVID 19 Special Provisions *****							
<b>COVID 19 Preparation</b>							
<b>Testing Job Site</b>							
20. Contamination - on-site ATP testing	24.00 EA	23.61	6.08	114.54	687.26	(0.00)	687.26
<i>Includes: Testing swab, use of a luminometer, and labor to collect and test sample, and to record test results. Quality: On-site ATP surface or water test to determine the presence and concentration of bio-contaminants. Note: Pre- or post mitigation testing of surface or water samples. Price is per each test sample.</i>							
21. Contamination - air or surface testing & lab analysis	2.00 EA	115.15	3.11	46.68	280.09	(0.00)	280.09
<i>Includes: Laboratory fee, surface test swab or air test kit, and labor to take a sample and mail to the lab. Note: Pre- or post-mitigation laboratory testing of air, liquid, or surface samples. Price is per each test sample.</i>							
<b>Testing Workers</b>							
22. Hazardous Material Remediation (Bid Item)	4.00 EA	29.75	0.00	23.80	142.80	(0.00)	142.80
<i>Temperature checks of all workers with a forehead thermomoter at the construction site before they begin work and before they leave the job site.</i>							
23. General Laborer - per hour	80.00 HR	37.22	0.00	595.52	3,573.12	(0.00)	3,573.12
<i>Due to the mandated Covid-19 Pandemic regulations placed upon the construction industry implementing shift work, limiting crossover of subcontractors mandatory hand washing, mandatory additional rest breaks and more, this job will take an extra 80 hours to complete.</i>							
***** Personal Protective Equipment *****							
<b>PPE Suits</b>							
24. Add for personal protective equipment (hazardous cleanup)	12.00 EA	14.14	16.54	37.24	223.46	(0.00)	223.46
25. Add for personal protective equipment - Heavy duty	12.00 EA	32.96	38.56	86.82	520.90	(0.00)	520.90
<b>PPE Face Covering / Eye Protection</b>							
26. Personal protective mask (N-95)	60.00 EA	5.15	30.13	67.82	406.95	(0.00)	406.95
27. Eye protection - plastic goggles - Disposable	30.00 EA	9.73	28.46	64.08	384.44	(0.00)	384.44
28. Face shield - Disposable	60.00 EA	5.95	34.81	78.36	470.17	(0.00)	470.17



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### CONTINUED - Covid 19 Protocol

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<b>PPE Gloves</b>							
29. Personal protective gloves - Disposable (per pair)	60.00 EA	0.37	2.16	4.88	29.24	(0.00)	29.24
<b>PPE Boots</b>							
30. Boots - waterproof latex - Disposable (per pair)	20.00 EA	9.22	17.98	40.48	242.86	(0.00)	242.86
<b>PPE Accessories</b>							
31. Tape Orig. Desc. - Tape	60.00 EA	10.00	58.50	0.00	658.50	(0.00)	658.50
<b>PPE Cleaning</b>							
32. Cleaning Technician - incl. cleaning agent - per hour	200.00 HR	36.89	23.21	1,480.24	8,881.45	(0.00)	8,881.45
<b>Temporary Toilet</b>							
33. Temporary toilet (per month)	3.00 MO	121.51	0.00	72.90	437.43	(0.00)	437.43
<i>Due to the Pandemic for the safety of the employees and workers an outdoor portable toilet is mandatory.</i>							
34. Clean toilet <i>Cleaning the facilities 1/day for 90 days.</i>	90.00 EA	17.60	0.35	316.88	1,901.23	(0.00)	1,901.23
<b>Temporary Hand Wash Station</b>							
35. Soap/hand sanitizer dispenser - wall mounted - High grade <i>Due to the Pandemic for the safety of the employees and workers an outdoor portable hand washing station is mandatory.</i>	2.00 EA	94.27	15.21	40.76	244.51	(0.00)	244.51
36. Hazardous Waste/Mold Cleaning - Supervisory/Admin- per hour <i>Supervisor to assure all protocol are adhered to. Mandated by local officials. Due to the mandated Covid-19 Pandemic regulations placed upon the construction industry implementing shift work, limiting crossover of subcontractors mandatory hand washing, mandatory additional rest breaks and monitors workers during renovations</i>	60.00 HR	60.95	0.00	731.40	4,388.40	(0.00)	4,388.40
<b>***** Equipment to stop the possible spreading COVID - 19 *****</b>							
<b>Building / Office / House Protection</b>							
37. Containment Barrier - tension post - per day	30.00 DA	3.47	0.00	20.82	124.92	(0.00)	124.92
38. Peel & seal zipper	20.00 EA	12.60	18.04	54.00	324.04	(0.00)	324.04
<b>***** Decontamination Staging Area *****</b>							
<b>Decontaminating</b>							
39. Apply biological cleaning agent (spore-based) to the surface area Includes: Cleaning/treatment product and labor to apply. Quality: Spore-based biological treatment with a minimum concentration of 500 billion spores per gallon. Note: Price per application. Biological spore treatments are typically used as pre-wash and/or post-wash processes, to digest odor-causing and soil compounds, etc. The labor type used in this item is a hazardous materials remediation technician, who typically performs work relating to hazardous materials, which may include asbestos, lead, mold, etc.	26,920.00 SF	0.26	131.24	1,426.08	8,556.52	(0.00)	8,556.52
40. Equipment setup, take down, and monitoring (hourly charge)	40.00 HR	48.17	0.00	385.36	2,312.16	(0.00)	2,312.16





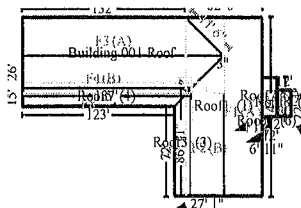
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### CONTINUED - Covid 19 Protocol

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
41. Equipment decontamination charge - per piece of equipment	120.00 EA	34.37	51.13	835.10	5,010.63	(0.00)	5,010.63
42. Hazardous Waste/Mold Cleaning-Supervisory/Admin- per hour	80.00 HR	60.95	0.00	975.20	5,851.20	(0.00)	5,851.20
<i>Supervisor to assure all protocol are adhered to. Mandated by local officials. Due to the mandated Covid-19 Pandemic regulations placed upon the construction industry implementing shift work, limiting crossover of subcontractors mandatory hand washing, mandatory additional rest breaks and monitors workers during renovations</i>							
<b>Totals: Covid 19 Protocol</b>			<b>475.51</b>	<b>7,498.96</b>	<b>45,652.28</b>	<b>0.00</b>	<b>45,652.28</b>

### Main Level



#### Building 001 Roof

20372.48 Surface Area  
869.70 Total Perimeter Length

203.72 Number of Squares  
307.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
43. Metal roofing - ribbed - 24 gauge - up to 1"	20,372.48 SF	6.80	3,734.28	28,453.44	170,720.59	(0.00)	170,720.59
<i>Roof replacement will be completed by one, skilled labor roofing crew. Pricing has been adjusted to correct RFG labor rate. Tennessee GL and WC policies require any tradesman performing labor on roof/elevated surface to be classified as roofer.</i>							
44. Vinyl-faced/laminated insulation - 6"	20,372.48 SF	1.78	2,284.26	7,709.46	46,256.74	(0.00)	46,256.74
45. Closure strips for metal panels	2,300.25 LF	1.77	114.38	837.16	5,022.98	(0.00)	5,022.98
<i>Closure strips for ridges and eaves per installation guidelines.</i>							
46. Ridge cap - metal roofing	307.00 LF	5.68	66.75	362.12	2,172.63	(0.00)	2,172.63
47. Eave trim for metal roofing - 26 gauge	575.06 LF	5.11	121.11	611.94	3,671.61	(0.00)	3,671.61
48. Steel rake/gable trim - color finish	294.63 LF	5.07	70.67	312.90	1,877.34	(0.00)	1,877.34
49. Ridge end cap for metal roofing	3.00 EA	27.92	3.76	17.52	105.04	(0.00)	105.04
50. Neoprene pipe jack flashing for metal roofing	6.00 EA	50.01	12.79	62.58	375.43	(0.00)	375.43
51. Furnace vent - rain cap and storm collar, 6"	6.00 EA	77.05	15.34	95.52	573.16	(0.00)	573.16
52. Power attic vent cover only - metal	4.00 EA	79.13	11.85	65.68	394.05	(0.00)	394.05
53. Gravity roof ventilator - 18"	6.00 EA	42.72	0.36	51.34	308.02	(0.00)	308.02



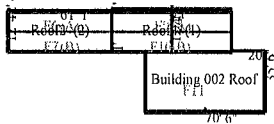
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### CONTINUED - Building 001 Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
54. Roofer - per hour	8.00 HR	71.41	0.00	114.26	685.54	(0.00)	685.54
Labor to detach and reset sign that is installed at the front roof of the building.							
<b>Totals: Building 001 Roof</b>			<b>6,435.55</b>	<b>38,693.92</b>	<b>232,163.13</b>	<b>0.00</b>	<b>232,163.13</b>

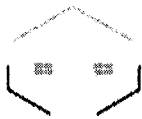
### Building 002 Roof



5719.59 Surface Area  
500.59 Total Perimeter Length

57.20 Number of Squares  
131.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
55. Metal roofing - ribbed - 24 gauge - up to 1"	5,719.59 SF	6.80	1,048.40	7,988.32	47,929.93	(0.00)	47,929.93
<i>Roof replacement will be completed by one, skilled labor roofing crew. Pricing has been adjusted to correct RFG labor rate. Tennessee GL and WC policies require any tradesman performing labor on roof/elevated surface to be classified as roofer.</i>							
56. Vinyl-faced/laminated insulation - 6"	5,719.59 SF	1.78	641.31	2,164.44	12,986.62	(0.00)	12,986.62
57. Closure strips for metal panels	1,418.67 LF	2.24	70.54	649.66	3,898.02	(0.00)	3,898.02
<i>Closure strips for ridges and eaves per installation guidelines.</i>							
58. Ridge cap - metal roofing	131.00 LF	5.68	28.48	154.52	927.08	(0.00)	927.08
59. Eave trim for metal roofing - 26 gauge	354.67 LF	5.11	74.69	377.42	2,264.47	(0.00)	2,264.47
60. Steel rake/gable trim - color finish	145.92 LF	5.07	35.00	154.96	929.77	(0.00)	929.77
61. Ridge end cap for metal roofing	2.00 EA	27.92	2.51	11.66	70.01	(0.00)	70.01
62. Neoprene pipe jack flashing for metal roofing	3.00 EA	50.01	6.40	31.28	187.71	(0.00)	187.71
63. Furnace vent - rain cap and storm collar, 6"	6.00 EA	77.05	15.34	95.52	573.16	(0.00)	573.16
64. Gutter / downspout - box - aluminum - 6"	514.67 LF	8.72	279.00	953.38	5,720.31	(0.00)	5,720.31
65. Soffit & Fascia Installer - per hour	20.00 HR	56.18	0.00	224.72	1,348.32	(0.00)	1,348.32
<i>Additional labor for installing gutters on above average height building.</i>							
<b>Totals: Building 002 Roof</b>			<b>2,201.67</b>	<b>12,805.88</b>	<b>76,835.40</b>	<b>0.00</b>	<b>76,835.40</b>



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### Storage Building 001

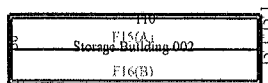


3311.44 Surface Area  
280.21 Total Perimeter Length

33.11 Number of Squares  
110.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
66. Metal roofing - ribbed - 24 gauge - up to 1"	3,311.44 SF	6.80	606.99	4,624.96	27,749.75	(0.00)	27,749.75
<i>Roof replacement will be completed by one, skilled labor roofing crew. Pricing has been adjusted to correct RFG labor rate. Tennessee GL and WC policies require any tradesman performing labor on roof/elevated surface to be classified as roofer.</i>							
67. Closure strips for metal panels	880.00 LF	1.77	43.76	320.28	1,921.64	(0.00)	1,921.64
<i>Closure strips for ridges and eaves per installation guidelines.</i>							
68. Ridge cap - metal roofing	110.00 LF	5.68	23.92	129.74	778.46	(0.00)	778.46
69. Eave trim for metal roofing - 26 gauge	220.00 LF	5.11	46.33	234.10	1,404.63	(0.00)	1,404.63
70. Steel rake/gable trim - color finish	60.21 LF	5.07	14.44	63.94	383.65	(0.00)	383.65
71. Ridge end cap for metal roofing	2.00 EA	27.92	2.51	11.66	70.01	(0.00)	70.01
72. Gutter / downspout - box - aluminum - 6"	380.00 LF	8.50	206.00	687.20	4,123.20	(0.00)	4,123.20
<b>Totals: Storage Building 001</b>			<b>943.95</b>	<b>6,071.88</b>	<b>36,431.34</b>	<b>0.00</b>	<b>36,431.34</b>

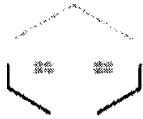
### Storage Building 002



3311.44 Surface Area  
280.21 Total Perimeter Length

33.11 Number of Squares  
110.00 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
73. Metal roofing - ribbed - 24 gauge - up to 1"	3,311.44 SF	6.80	606.99	4,624.96	27,749.75	(0.00)	27,749.75
<i>Roof replacement will be completed by one, skilled labor roofing crew. Pricing has been adjusted to correct RFG labor rate. Tennessee GL and WC policies require any tradesman performing labor on roof/elevated surface to be classified as roofer.</i>							
74. Closure strips for metal panels	880.00 LF	1.77	43.76	320.28	1,921.64	(0.00)	1,921.64
<i>Closure strips for ridges and eaves per installation guidelines.</i>							
75. Ridge cap - metal roofing	110.00 LF	5.68	23.92	129.74	778.46	(0.00)	778.46
76. Eave trim for metal roofing - 26 gauge	220.00 LF	5.11	46.33	234.10	1,404.63	(0.00)	1,404.63
77. Steel rake/gable trim - color finish	60.21 LF	5.07	14.44	63.94	383.65	(0.00)	383.65
78. Ridge end cap for metal roofing	2.00 EA	27.92	2.51	11.66	70.01	(0.00)	70.01



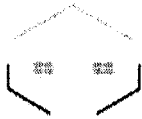
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### CONTINUED - Storage Building 002

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
79. Gutter / downspout - box - aluminum - 6"	380.00 LF	8.50	206.00	687.20	4,123.20	(0.00)	4,123.20
80. Final cleaning - construction - Commercial	0.00 SF	0.14	0.00	0.00	0.00	(0.00)	0.00
<b>Totals: Storage Building 002</b>			<b>943.95</b>	<b>6,071.88</b>	<b>36,431.34</b>	<b>0.00</b>	<b>36,431.34</b>
<b>Total: Main Level</b>			<b>10,525.12</b>	<b>63,643.56</b>	<b>381,861.21</b>	<b>0.00</b>	<b>381,861.21</b>

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
81. Walk-in freezer unit - 10' x 10'	4.00 EA	10,341.37	3,345.81	8,942.26	53,653.55	(0.00)	53,653.55
82. Siding - vinyl	8,667.06 SF	3.09	1,047.85	5,565.84	33,394.91	(0.00)	33,394.91
83. Fanfold foam insulation board - 1/4"	8,667.06 SF	0.79	211.26	1,411.66	8,469.90	(0.00)	8,469.90
84. Gutter / downspout - aluminum - up to 5"	755.06 LF	5.46	202.45	865.02	5,190.09	(0.00)	5,190.09
85. Exterior light fixture - Detach & reset	27.00 EA	58.80	0.00	317.52	1,905.12	(0.00)	1,905.12
86. HVAC Technician - per hour	80.00 HR	85.06	0.00	1,360.96	8,165.76	(0.00)	8,165.76
<i>HVAC tech to detach and reset all window units and trunk lines for proper installation of siding and roof.</i>							
87. Fascia - metal - 8"	869.70 LF	4.25	168.74	772.98	4,637.94	(0.00)	4,637.94
88. Soffit - vinyl	869.70 SF	3.92	144.15	710.68	4,264.06	(0.00)	4,264.06
89. Soffit - vinyl	3,072.06 SF	3.92	509.19	2,510.34	15,062.00	(0.00)	15,062.00
<i>Replace vinyl ceiling under front covers at storefront due to wind damage.</i>							
90. Wall/roof panel - ribbed - 24 gauge - up to 1"	7,587.06 SF	6.80	1,390.71	10,596.54	63,579.26	(0.00)	63,579.26
<i>Replace metal above store fronts due to damage. Also replacing wall panels on building 002 due to damage and in order to provide the insured with a reasonable uniform appearance as is required in Tennessee.</i>							
91. Vinyl-faced/laminated insulation - 3"	7,587.06 SF	1.02	369.87	1,621.74	9,730.42	(0.00)	9,730.42
92. Metal Structure Installer - per hour	40.00 HR	62.06	0.00	496.48	2,978.88	(0.00)	2,978.88
<i>Additional labor for metal workers to detach and reset the storefront overhead signs for proper installation of the metal panels above storefronts.</i>							
93. Awning side panels - Alum./steel (Oversized) (PER SET)	1.00 EA	100.15	6.98	21.44	128.57	(0.00)	128.57
94. Awning - Window/door - Alum./steel - High grade	16.00 LF	72.09	87.36	248.18	1,488.98	(0.00)	1,488.98
<i>Front Black Awning Replacement</i>							
95. Central air - condenser unit - 2 ton - 16-21 SEER	6.00 EA	2,535.61	1,275.89	3,297.92	19,787.47	(0.00)	19,787.47
<i>Replace due to storm damage.</i>							



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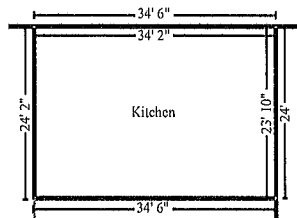
### CONTINUED - Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
96. Special Systems - Electrician - per hour	40.00 HR	80.43	0.00	643.44	3,860.64	(0.00)	3,860.64
Detach and reset security cameras and low voltage items on exterior of building.							
97. Column - round cast fiberglass, fluted - 10" diameter	120.00 LF	49.75	402.13	1,274.42	7,646.55	(0.00)	7,646.55
<b>Totals: Exterior</b>			<b>9,162.39</b>	<b>40,657.42</b>	<b>243,944.10</b>	<b>0.00</b>	<b>243,944.10</b>

### Sign

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
98. Commercial sign face	200.00 SF	28.89	487.50	1,253.10	7,518.60	(0.00)	7,518.60
99. Crane and operator - 14 ton capacity - 65' extension boom	20.00 HR	120.00	0.00	480.00	2,880.00	(0.00)	2,880.00
<i>Crane for replacing the large sign damaged by wind. Two 10 hour days.</i>							
100. Equipment Operator - per hour	20.00 HR	48.76	0.00	195.04	1,170.24	(0.00)	1,170.24
<i>Professional rigger for assistance in large sign replacement. Two 10 hour days.</i>							
101. Metal Structure Installer - per hour	80.00 HR	62.06	0.00	992.96	5,957.76	(0.00)	5,957.76
<i>4 steel workers to install sign for two 10 hour days.</i>							
102. Scissor lift - 26' platform height (per week)	1.00 WK	482.50	0.00	96.50	579.00	(0.00)	579.00
<b>Totals: Sign</b>			<b>487.50</b>	<b>3,017.60</b>	<b>18,105.60</b>	<b>0.00</b>	<b>18,105.60</b>

### Interior

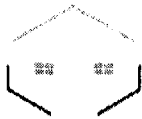


#### Kitchen

Height: 8'

928.03 SF Walls	814.34 SF Ceiling
1742.37 SF Walls & Ceiling	814.34 SF Floor
90.48 SY Flooring	116.00 LF Floor Perimeter
116.00 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
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### CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
103. Final cleaning - construction - Commercial	814.34 SF	0.14	0.00	22.80	136.81	(0.00)	136.81
<b>Totals: Kitchen</b>			<b>0.00</b>	<b>22.80</b>	<b>136.81</b>	<b>0.00</b>	<b>136.81</b>



### Dining Room 2

Height: 8'

997.58 SF Walls	925.62 SF Ceiling
1923.20 SF Walls & Ceiling	925.62 SF Floor
102.85 SY Flooring	124.70 LF Floor Perimeter
124.70 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
104. Suspended ceiling grid - 2' x 2'	925.62 SF	1.92	65.88	368.62	2,211.69	(0.00)	2,211.69
105. Suspended ceiling tile - 2' x 2'	925.62 SF	2.20	120.93	431.46	2,588.76	(0.00)	2,588.76
106. Crown molding - 3 1/4" stain grade	124.70 LF	5.20	37.57	137.20	823.22	(0.00)	823.22
107. Stain & finish crown molding	124.70 LF	1.55	2.19	39.10	234.58	(0.00)	234.58
108. Heat/AC register - Mechanically attached - Detach & reset	4.00 EA	11.71	0.00	9.36	56.20	(0.00)	56.20
109. Fluorescent light fixture - 2' & 4' - Detach & reset	8.00 EA	57.48	0.00	91.96	551.80	(0.00)	551.80
110. Final cleaning - construction - Commercial	925.62 SF	0.14	0.00	25.92	155.51	(0.00)	155.51
111. Content Manipulation charge - per hour	8.00 HR	32.79	0.00	52.46	314.78	(0.00)	314.78
112. Recolor/stain grout in tile floor	925.62 SF	1.49	25.27	280.90	1,685.34	(0.00)	1,685.34
<b>Totals: Dining Room 2</b>			<b>251.84</b>	<b>1,436.98</b>	<b>8,621.88</b>	<b>0.00</b>	<b>8,621.88</b>



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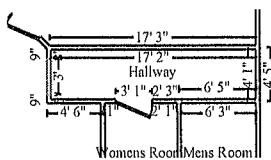


### Dining Room 3

Height: 8'

1248.08 SF Walls	1358.68 SF Ceiling
2606.76 SF Walls & Ceiling	1358.68 SF Floor
150.96 SY Flooring	156.01 LF Floor Perimeter
156.01 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
113. Suspended ceiling grid - 2' x 2'	1,358.68 SF	1.92	96.70	541.08	3,246.44	(0.00)	3,246.44
114. Suspended ceiling tile - 2' x 2'	1,358.68 SF	2.20	177.51	633.32	3,799.93	(0.00)	3,799.93
115. Crown molding - 3 1/4" stain grade	156.01 LF	5.20	47.00	171.66	1,029.91	(0.00)	1,029.91
116. Stain & finish crown molding	156.01 LF	1.55	2.74	48.90	293.46	(0.00)	293.46
117. Heat/AC register - Mechanically attached - Detach & reset	10.00 EA	11.71	0.00	23.42	140.52	(0.00)	140.52
118. Fluorescent light fixture - 2' & 4' - Detach & reset	20.00 EA	57.48	0.00	229.92	1,379.52	(0.00)	1,379.52
119. Final cleaning - construction - Commercial	1,358.68 SF	0.14	0.00	38.04	228.26	(0.00)	228.26
120. Content Manipulation charge - per hour	8.00 HR	32.79	0.00	52.46	314.78	(0.00)	314.78
121. Recolor/stain grout in tile floor	1,358.68 SF	1.49	37.09	412.30	2,473.82	(0.00)	2,473.82
<b>Totals: Dining Room 3</b>			<b>361.04</b>	<b>2,151.10</b>	<b>12,906.64</b>	<b>0.00</b>	<b>12,906.64</b>



### Hallway

Height: 8'

319.95 SF Walls	70.03 SF Ceiling
389.99 SF Walls & Ceiling	70.03 SF Floor
7.78 SY Flooring	39.49 LF Floor Perimeter
42.49 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

3' X 6' 8"

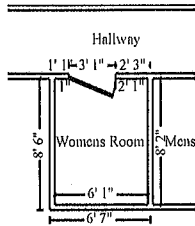
Opens into BUFFET\_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
122. Final cleaning - construction - Commercial	70.03 SF	0.14	0.00	1.96	11.76	(0.00)	11.76
<b>Totals: Hallway</b>			<b>0.00</b>	<b>1.96</b>	<b>11.76</b>	<b>0.00</b>	<b>11.76</b>



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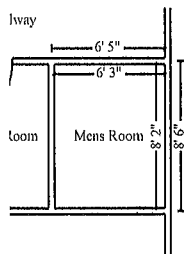


### Womens Room

Height: 8'

228.00 SF Walls	49.68 SF Ceiling
277.68 SF Walls & Ceiling	49.68 SF Floor
5.52 SY Flooring	28.50 LF Floor Perimeter
28.50 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
123. Final cleaning - construction - Commercial	49.68 SF	0.14	0.00	1.40	8.36	(0.00)	8.36
<b>Totals: Womens Room</b>			<b>0.00</b>	<b>1.40</b>	<b>8.36</b>	<b>0.00</b>	<b>8.36</b>

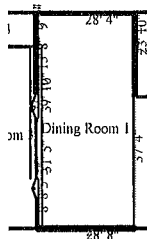


### Mens Room

Height: 8'

230.67 SF Walls	51.04 SF Ceiling
281.71 SF Walls & Ceiling	51.04 SF Floor
5.67 SY Flooring	28.83 LF Floor Perimeter
28.83 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
124. Final cleaning - construction - Commercial	51.04 SF	0.14	0.00	1.44	8.59	(0.00)	8.59
<b>Totals: Mens Room</b>			<b>0.00</b>	<b>1.44</b>	<b>8.59</b>	<b>0.00</b>	<b>8.59</b>



### Dining Room 1

Height: 8'

1139.90 SF Walls	1748.33 SF Ceiling
2888.23 SF Walls & Ceiling	1748.33 SF Floor
194.26 SY Flooring	142.49 LF Floor Perimeter
142.49 LF Ceil. Perimeter	

Missing Wall

37' 4" X 8'

Opens into BUFFET\_AREA

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
125. Suspended ceiling grid - 2' x 2'	1,748.33 SF	1.92	124.44	696.24	4,177.47	(0.00)	4,177.47
126. Suspended ceiling tile - 2' x 2'	1,748.33 SF	2.20	228.42	814.94	4,889.69	(0.00)	4,889.69
127. Crown molding - 3 1/4" stain grade	142.49 LF	5.20	42.93	156.76	940.64	(0.00)	940.64

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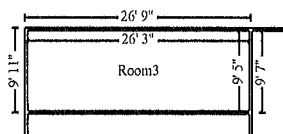
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### CONTINUED - Dining Room 1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
128. Stain & finish crown molding	142.49 LF	1.55	2.50	44.68	268.04	(0.00)	268.04
129. Heat/AC register - Mechanically attached - Detach & reset	6.00 EA	11.71	0.00	14.06	84.32	(0.00)	84.32
130. Fluorescent light fixture - 2' & 4' - Detach & reset	10.00 EA	57.48	0.00	114.96	689.76	(0.00)	689.76
131. Final cleaning - construction - Commercial	1,748.33 SF	0.14	0.00	48.96	293.73	(0.00)	293.73
132. Content Manipulation charge - per hour	8.00 HR	32.79	0.00	52.46	314.78	(0.00)	314.78
133. Recolor/stain grout in tile floor	1,748.33 SF	1.49	47.73	530.54	3,183.28	(0.00)	3,183.28
<b>Totals: Dining Room 1</b>			<b>446.02</b>	<b>2,473.60</b>	<b>14,841.71</b>	<b>0.00</b>	<b>14,841.71</b>

### Room3

Height: 8'



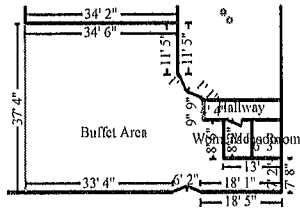
570.74 SF Walls  
817.97 SF Walls & Ceiling  
27.47 SY Flooring  
71.34 LF Ceil. Perimeter

247.23 SF Ceiling  
247.23 SF Floor  
71.34 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
134. Final cleaning - construction - Commercial	247.23 SF	0.14	0.00	6.92	41.53	(0.00)	41.53
<b>Totals: Room3</b>			<b>0.00</b>	<b>6.92</b>	<b>41.53</b>	<b>0.00</b>	<b>41.53</b>

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### Buffet Area

**Height: 8'**

1174.42 SF Walls  
2752.46 SF Walls & Ceiling  
175.34 SY Flooring  
149.30 LF Ceil. Perimeter

1578.04 SF Ceiling  
1578.04 SF Floor  
146.30 LF Floor Perimeter

### Missing Wall - Goes to Floor

**3' X 6' 8"**

Opens into HALLWAY

## Missing Wall

37' 4" X 8'

Opens into ROOM1

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
135. Suspended ceiling grid - 2' x 2'	1,578.04 SF	1.92	112.32	628.42	3,770.58	(0.00)	3,770.58
136. Suspended ceiling tile - 2' x 2'	1,578.04 SF	2.20	206.17	735.58	4,413.44	(0.00)	4,413.44
137. Crown molding - 3 1/4" stain grade	149.30 LF	5.20	44.98	164.28	985.63	(0.00)	985.63
138. Stain & finish crown molding	149.30 LF	1.55	2.62	46.80	280.84	(0.00)	280.84
139. Heat/AC register - Mechanically attached - Detach & reset	6.00 EA	11.71	0.00	14.06	84.32	(0.00)	84.32
140. Fluorescent light fixture - 2' & 4' - Detach & reset	10.00 EA	57.48	0.00	114.96	689.76	(0.00)	689.76
141. Final cleaning - construction - Commercial	1,578.04 SF	0.14	0.00	44.18	265.11	(0.00)	265.11
142. Content Manipulation charge - per hour	8.00 HR	32.79	0.00	52.46	314.78	(0.00)	314.78
143. Recolor/stain grout in tile floor	1,578.04 SF	1.49	43.08	478.88	2,873.24	(0.00)	2,873.24
<b>Totals: Buffet Area</b>			<b>409.17</b>	<b>2,279.62</b>	<b>13,677.70</b>	<b>0.00</b>	<b>13,677.70</b>
<b>Total: Interior</b>			<b>1,468.07</b>	<b>8,375.82</b>	<b>50,254.98</b>	<b>0.00</b>	<b>50,254.98</b>

## Storage Buildings Exterior Elevations

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
144. Wall/roof panel - ribbed - 24 gauge - up to 1"	1,248.00 SF	6.80	228.76	1,743.04	10,458.20	(0.00)	10,458.20
<b>Totals: Storage Buildings Exterior Elevations</b>			<b>228.76</b>	<b>1,743.04</b>	<b>10,458.20</b>	<b>0.00</b>	<b>10,458.20</b>
<b>Line Item Totals: OLYMPIC_CON</b>			<b>22,893.25</b>	<b>167,314.98</b>	<b>1,004,547.97</b>	<b>0.00</b>	<b>1,004,547.97</b>



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### Grand Total Areas:

6,837.37	SF Walls	6,843.00	SF Ceiling	13,680.37	SF Walls and Ceiling
6,843.00	SF Floor	760.33	SY Flooring	853.67	LF Floor Perimeter
0.00	SF Long Wall	0.00	SF Short Wall	859.67	LF Ceil. Perimeter
6,843.00	Floor Area	7,045.56	Total Area	6,837.37	Interior Wall Area
25,941.72	Exterior Wall Area	1,528.53	Exterior Perimeter of Walls		
32,714.94	Surface Area	327.15	Number of Squares	869.70	Total Perimeter Length
658.00	Total Ridge Length	0.00	Total Hip Length		



## Helping Hands General Contractors

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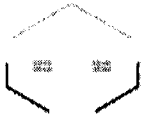
Helping Hands General Contractors  
120 East Main St. Suite 310  
Murfreesboro, Tennessee 37130  
(615) 984-4285  
helpinghandsmidtn.com

### Summary

Line Item Total	814,339.74
Material Sales Tax	22,893.25
Subtotal	837,232.99
Overhead	83,657.49
Profit	83,657.49
Replacement Cost Value	\$1,004,547.97
Net Claim	\$1,004,547.97

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William Griffin



## Helping Hands General Contractors

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### Recap of Taxes, Overhead and Profit

	Overhead (10%)	Profit (10%)	Material Sales Tax (9.75%)	P Ppty Material Tax (9.75%)	P Ppty Cleaning Tax (9.75%)	Storage Rental Tax (9.75%)	Food Tax (7.75%)
Line Items	83,657.49	83,657.49	22,893.25	0.00	0.00	0.00	0.00
Total	83,657.49	83,657.49	22,893.25	0.00	0.00	0.00	0.00



## Helping Hands General Contractors

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### Recap by Room

#### Estimate: OLYMPIC\_CON

General Conditions	67,133.72	8.24%
OSHA Protocol	144,213.40	17.71%
Covid 19 Protocol	37,677.81	4.63%

#### Area: Main Level

Building 001 Roof	187,033.66	22.97%
Building 002 Roof	61,827.85	7.59%
Storage Building 001	29,415.51	3.61%
Storage Building 002	29,415.51	3.61%

Area Subtotal: Main Level	307,692.53	37.78%
Exterior	194,124.29	23.84%
Sign	14,600.50	1.79%

#### Area: Interior

Kitchen	114.01	0.01%
Dining Room 2	6,933.06	0.85%
Dining Room 3	10,394.50	1.28%
Hallway	9.80	
Womens Room	6.96	
Mens Room	7.15	
Dining Room 1	11,922.09	1.46%
Room3	34.61	
Buffet Area	10,988.91	1.35%

Area Subtotal: Interior	40,411.09	4.96%
Storage Buildings Exterior Elevations	8,486.40	1.04%

Subtotal of Areas	814,339.74	100.00%
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Total	814,339.74	100.00%
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### Recap by Category

O&P Items	Total	%
ACOUSTICAL TREATMENTS	21,320.54	2.12%
AWNINGS & PATIO COVERS	1,232.54	0.12%
CLEANING	17,381.64	1.73%
CONTENT MANIPULATION	1,049.28	0.10%
GENERAL DEMOLITION	71,724.78	7.14%
ELECTRICAL - SPECIAL SYSTEMS	3,217.20	0.32%
MISC. EQUIPMENT - COMMERCIAL	50,309.08	5.01%
HEAVY EQUIPMENT	37,377.70	3.72%
FLOOR COVERING - CERAMIC TILE	8,359.89	0.83%
PERMITS AND FEES	1,500.00	0.15%
FINISH CARPENTRY / TRIMWORK	8,000.59	0.80%
FINISH HARDWARE	176.46	0.02%
FRAMING & ROUGH CARPENTRY	670.72	0.07%
HAZARDOUS MATERIAL REMEDIATION	18,949.50	1.89%
HEAT, VENT & AIR CONDITIONING	25,639.22	2.55%
INSULATION	44,643.36	4.44%
LABOR ONLY	99,581.20	9.91%
LIGHT FIXTURES	4,346.64	0.43%
METAL STRUCTURES & COMPONENTS	66,910.35	6.66%
PAINTING	887.39	0.09%
ROOFING	262,313.55	26.11%
SCAFFOLDING	4,800.00	0.48%
SIDING	26,347.87	2.62%
SOFFIT, FASCIA, & GUTTER	32,792.97	3.26%
TEMPORARY REPAIRS	1,483.53	0.15%
WATER EXTRACTION & REMEDIATION	2,723.74	0.27%
O&P Items Subtotal	813,739.74	81.01%
Non-O&P Items	Total	%
OFFICE SUPPLIES	600.00	0.06%
Non-O&P Items Subtotal	600.00	0.06%
O&P Items Subtotal	813,739.74	81.01%
Material Sales Tax	22,893.25	2.28%
Overhead	83,657.49	8.33%
Profit	83,657.49	8.33%
Total	1,004,547.97	100.00%



## Helping Hands General Contractors

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### **General Contractor Overhead and Profit.**

Your insured has hired a general contractor. In this event it is necessary to include these additional monies to allow a general contractor to perform the functions of scheduling, managing, and coordinating the many trades involved in the repair of this property. This may be due to your insured's lack of construction knowledge or available time. It is not appropriate to require a property owner assume this unpaid work and time burden because of an insurance claim.

A factor of overhead and profit for individual trades are included in estimate line items but there is no allowance for the general contractor to be paid for their necessary work outside of GC O&P. This explanation can be found on the Xactware web site at:

<https://eservice.xactware.com/esc/pdf/overhead-and-profit-20110601.pdf>

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This Xactimate estimate is not an offer of work on an individual line item basis. It is a bid and offer only on the lump sum price. The pricing detail is provided as an accommodation to allow for comparison of this estimate with market rate bids from other contractors in the area. Xactimate does not include or account for many of the added costs or considerations of expenses incurred by disaster recovery contractors, nor does it include various general and specific costs that have been spent to date or will be spent in the future in performing this work, such as travel and remote and emergency staging of personnel and materials. Therefore, the line items reflected in this proposal are for comparison purposes only and may not reflect the actual costs that may be incurred in performing this work, including unit pricing, subcontracted work, outside and general expenses, charges or credits for costs above or below market rates, or compensation for unrecoverable expenses and/or the actual overall profit or loss that may be realized in performing this work and is relevant to Contractor's cost to perform this work. Authorization to perform the work reflected above shall constitute a binding bilateral obligation wherein Contractor takes on the risk to guarantee work and pricing on the scope provided in exchange for promise of payment of the lump sum pricing offered above. If the currently defined scope of the repair or replacement changes, Contractor reserves the right to supplement. Credit for work eliminated from this estimate is subject to separate pricing and may not be calculated at the unit rates reflected above